REMARKS

Claims 1, 3 and 5 are pending in this application.

By this Amendment, claims 1 and 3 are amended. No new matter is added by this Amendment.

I. Allowable Subject Matter

At page 10, paragraph 9, the Office Action rejects claim 5 based upon its dependency. No other rejection of claim 5 is made. Accordingly, Applicant understands that claim 5 contains allowable subject matter and would be allowed if combined with the claim from which it depends.

II. Rejection Under 35 U.S.C. §112, second paragraph

Claims 1 and 3 are rejected under 35 U.S.C. §112, second paragraph, as being unclear because of the recited language "and/or." Applicant amends each of claims 1 and 3 to remove "and/or." Withdrawal of the rejection is requested.

III. Rejection Under 35 U.S.C. §103(a)

Claims 1, 3 and 5 are rejected under 35 U.S.C. §103(a) over U.S. Patent No. 5,913,202 (Motoyama) in view of U.S. Patent No. 6,233,565 (Lewis). This rejection is respectfully traversed.

A. Claims 1 and 5

According to claim 1, the client computer sends prior notification to a financial institution, and only after the notification has been accepted, the client computer makes a request to a unified asset management server. Upon receiving this request, the unified asset management server accesses the financial institution server. The claims are characterized by these processing steps, i.e., by the prior notification. The prior notification must include the IP address of the client computer (as described in detail below).

Only after the client computer has successfully made the prior notification to the financial institution server does the client computer make a request to the unified asset management server. If the prior notification does not succeed, the following steps are not executed.

According to the present invention, others cannot obtain personal asset information against the intent of the user. Cases can be prevented where a third party illegally accesses and gains asset information, or where a unified asset management server leaks asset information without permission and against the contract with the user. By performing prior notification, the user can control the disclosure of his personal asset information.

The prior notification described above is characterized by being sent from the client computer, which is a different computer than the unified asset management server. In order to make this a precondition of the authentication, the invention claimed in claim 1 is characterized in that the financial institution server checks the IP address of the client computer as a condition of the authentication of the client computer, and the IP address of the unified asset management server as a condition of the authentication of the unified asset management server.

As the client computer and the unified asset management server are respectively connected to different networks, it is possible to securely identify them by their IP addresses. Therefore, it is possible to prevent a unified asset management server from accessing the financial institution server pretending to be a client computer against the intent of the client.

The cited prior art (Motoyama) fails to disclose the prior notification. According to Motoyama, the financial institution system is accessed through the financial information intermediary system. This accessing process does not include any authentication processing using the client computer's IP address. Therefore, this access method does not include the prior notification recited in claim 1. According to Motoyama, the financial institution is

accessed through a financial information intermediary system, so that the IP address of the accessing computer is always the same, and identification by IP address is impossible.

Motoyama fails to disclose the characteristic of the processing being executed only after the client computer has successfully made the prior notification to the financial institution server, and if the prior notification does not succeed, the following steps are not executed.

Lewis discloses using an IP address instead of authentication information in the authentication process. However, Lewis fails to disclose the financial institution server using both the IP address and authentication information to decide whether or not to accept a prior notification.

For the foregoing reasons, Motoyama and Lewis do not render claim 1 obvious. Claim 5 depends from claim 1 is thus allowable for at least the same reasons as claim 1.

B. Claim 3

According to claim 3, the client computer makes an advance request to a financial institution server to execute a transaction, and only after the request has been accepted, the client computer makes a request to the unified asset management server. Upon receiving this request, the unified asset management server accesses the financial institution server. The claims are characterized by these processing steps, i.e., by the advance request for execution of a transaction. The advance request for execution of a transaction must include the IP address of the client computer (described in detail below).

Only after the client computer has successfully made the advance request for execution of a transaction to the financial institution server does the client computer make a request to the unified asset management server. If the advance request for execution of a transaction does not succeed, the following steps are not executed.

The financial institution server accepts the request from the unified asset management server only when the request for said authentication by said unified asset management server is made within a prescribed time from the execution of said transaction.

According to the present invention, cases can be prevented where a third party illegally accesses and gains asset information.

The advance request for execution of a transaction described above is characterized by being sent from the client computer, which is a different computer than the unified asset management server. In order to make this a precondition of the authentication, the invention claimed in claim 3 is characterized in that the financial institution server checks the IP address of the client computer as a condition of the authentication of the client computer, and the IP address of the unified asset management server as condition of the authentication of the unified asset management server.

As the client computer and the unified asset management server are respectively connected to different networks, it is possible to securely identify them by their IP addresses. Therefore, it is possible to prevent a unified asset management server from accessing the financial institution server pretending to be a client computer against the intent of the client.

Motoyama fails to disclose the advance request for execution of a transaction. According to Motoyama, the financial institution is accessed through the financial information intermediary system. This accessing process does not include any authentication process using the client computer's IP address. Therefore, this access method does not include the advance request for execution of a transaction defined in claim 3. According to Motoyama, the financial institution is accessed through a financial information intermediary system, so the IP address of the accessing computer is always the same, and identification by IP address is impossible.

Motoyama fails to disclose the characteristic of the processing being executed only after the client computer has successfully made the advance request for execution of a

transaction to the financial institution server, and if the advance request for execution of a transaction does not succeed, the following steps are not executed.

Motoyama fails to disclose the financial institution server accepting the request from the unified asset management server only when the request for said authentication by said unified asset management server is made within a prescribed time from the execution of said transaction.

For the foregoing reasons, Motoyama and Lewis do not render claim 3 obvious.

IV. Conclusion

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance of the pending claims are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

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